

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

1-77. (canceled)

78. (Previously presented) An investment guidance system for providing financial planning assistance, comprising:

means for receiving a financial goal from a user;

means for receiving one or more input decisions upon which the probability of achieving said financial goal is dependent, wherein one of the input decisions includes selecting an asset allocation based on investment risk;

means for determining the probability of achieving said financial goal;

means for receiving an indication that said user has selected a target asset allocation investment plan in order to achieve said financial goal;

means for receiving a request to rate a plurality of assets within a selected asset class;

means for providing two or more criteria associated with said assets for said user to evaluate;

means for determining a normalized value for each of said two or more criteria;

means for receiving a relative weight of importance for said two or more criteria based on the user's personal investment preferences;

means for determining a rating for each asset based on the normalized values and the relative weights assigned to said two or more criteria;

means for ranking plurality of said assets based on said rating;

means for receiving a request to execute a trade for one or more of the ranked assets in order to fulfill said target asset allocation investment plan; and

means for executing said trade for one or more of the selected ranked assets.

79. (Previously presented) The system of claim 78, further comprising means for reallocating asset distribution in a user's portfolio based on executed trades.

80. (Previously presented) The system of claim 78, further comprising means for receiving additional requests to execute said trade for one of the ranked assets in order to fulfill said target asset allocation investment plan.

81. (Previously presented) The system of claim 78, further comprising:
means for evaluating said target asset allocation investment plan against one or more financial goals;
means for alerting the user if progress towards one or more financial goals deviates substantially .

82. (Previously presented) The system of claim 78, wherein said financial goal is a retirement income

83. (Previously presented) The system of claim 78, wherein one of said input decisions upon which the probability of achieving said financial goal is dependent is a 401(k) contribution rate.

84. (Previously presented) The system of claim 78, wherein one of said input decisions upon which the probability of achieving said financial goal is dependent is a taxable savings rate.

85. (Previously presented) The system of claim 78, wherein one of said input decisions upon which the probability of achieving said financial goal is dependent is the income required at retirement.

86. (Previously presented) The system of claim 78, wherein one of said input decisions upon which the probability of achieving said financial goal is dependent is an anticipated retirement age.

87-112. (canceled)

113. (New) The system of claim 78 wherein the means for determining the normalized value for each of said two or more criteria comprise:

means for creating a distribution of the assets; and

means for computing, for each of said two or more criteria of each of the assets in the distribution, normalized values of said two or more criteria based on the relative position of the respective asset in the distribution.

114. (New) The system of claim 78 wherein the means for determining the rating for each asset based on the normalized values comprises:

means for multiplying each of the normalized values associated with each of the assets by the respective relative weight of importance; and

means for summing the normalized values associated with each of the assets multiplied by the respective weights to obtain the respective rating for each of the assets, the respective rating being an aggregate sum corresponding to the respective asset's associated values multiplied by the associated values' respective weights.

115. (New) The system of claim 114 wherein the means for means for ranking plurality of said assets based on said rating comprises:

means for ranking the assets based on the aggregate sum for each of the assets.

116. (New) the system of claim 78 wherein the two or more criteria comprises one or more of: an R-squared value representative of a correlation between the value of an asset and the behavior of one more benchmark indices, a tax efficiency value computed as an after-tax returns for the asset divided by the pre-tax returns, an information ratio representative of the consistency with which a manager managing the assets generally beats the one or more benchmark indices, a risk factor associated with the asset, administrative fees associated with the asset and standard deviation associated with the asset.